

Exhibit 2



Bayview Loan Servicing, LLC
4425 Ponce de Leon Blvd. 5th Floor
Coral Gables, FL 33146

TRANSFER OF SERVICE NOTICE
October 26, 2012

*****AUTO**MIXED AADC 331

Earl D. Wilson
11450 Foley Rd
Fenton, MI 48430-9599



Loan Number: 604049

Property Address: 11450 Foley Rd
Fenton, MI 48430

NOTE: If you were paying your previous loan servicer via Automatic Clearing House (ACH) and want to participate in Bayview's automatic debit program, you will need to complete, sign and return our Electronic Funds Transfer Authorization to establish the ACH. To print a form, go to bayviewloanservicing.com and click on Payment Options.

Dear Customer:

Bayview Loan Servicing, LLC would like to take this opportunity to say "welcome". Your loan was being serviced by BANK OF AMERICA N.A. and was transferred to us. On October 16, 2012 Bayview became your new loan servicer. The transfer of servicing of mortgage loans is a common practice. It is our goal to make this transfer as seamless as possible for you. This transfer of servicing does not affect the terms or conditions of your loan documents, other than the terms directly related to the servicing of your loan. BANK OF AMERICA N.A. will provide us with a copy of your loan records.

Below you will find a summary of the changes that will occur.

A few items of importance regarding this transfer:

- Your prior servicer, BANK OF AMERICA N.A. will stop accepting mortgage payments after October 15, 2012.
- Bayview Loan Servicing, LLC will start accepting mortgage payments on October 16, 2012. As of that date, all payments and correspondence should be addressed to Bayview Loan Servicing, LLC.
- If you have already mailed your payment to BANK OF AMERICA N.A. and they receive it after the transfer date, it will be forwarded to Bayview Loan Servicing, LLC for processing.
- If you have your loan payment automatically debited from a bank account, you need to contact Bayview Loan Servicing, Customer Service to determine if this service is still available.
- This transfer does not affect the status of any pending Bankruptcy, or Foreclosure proceedings.

Contact Information

Should you have questions, here are the applicable mailing addresses, toll-free numbers, and hours of operation.

Contact your prior servicer, BANK OF AMERICA N.A., on or before October 15, 2012:

Send Correspondence To:
Bank of America, N.A.
P.O. Box 5170
Simi Valley, CA 93062-5170

Customer Service:
Toll-free Numbers & Hours
1-800-669-6807
Monday - Friday 7:00 am - 7:00 pm Local Time

Contact your new servicer, Bayview Loan Servicing, LLC on or after October 16, 2012:

Send Payment To:
Bayview Loan Servicing, LLC
62516 Collection Center Drive
Chicago, IL 60693-0625

Send Correspondence To:
Bayview Loan Servicing, LLC
4425 Ponce de Leon Blvd., 5th Floor
Coral Gables, FL 33146

Customer Service:
Toll-free Numbers & Hours
1-877-261-0990
Mon – Fri 8:00 am – 9:00 pm ET
Sat 8:00 – 5:00 pm ET

Please indicate the new Bayview Loan Servicing, LLC loan number on your check or any future correspondence. That number can be found at the top of this letter.

For easy access to your account, please visit our web site at bayviewloanservicing.com, effective October 16, 2012.

Please Be Advised of the Following:

- Billing statements are mailed on a monthly basis, approximately two weeks prior to the payment due date.
- Should you not receive a billing statement prior to the due date, please mail your payment without the coupon to the address above (be sure to write the new loan number on the check).
- For your convenience, we also offer Automatic Pay, Pay by Phone, and other fee-based payment options.
- If property taxes or insurance premiums have been paid out of an escrow / impound account, please forward copies of any future tax or insurance bills to our attention for processing. We will analyze your account at least annually, and will advise you of the amounts needed to meet your tax and insurance obligations, as they may change from time to time.
- If you are presently on a government allotment plan for making the monthly payment, you will need to make arrangements to have the payee changed to Bayview Loan Servicing, LLC, and have the payment forwarded to our offices.
- Bayview Loan Servicing, LLC does not offer Accidental Death, Life, Disability or other optional insurance. If you currently have these coverages and wish to maintain the insurance, you must make arrangements directly with the insurance carriers to make future premium payments.
- For year-end reporting purposes, questions regarding interest paid to the prior servicer must be directed to their attention. Bayview Loan Servicing, LLC will respond to any inquiries regarding activities occurring from the transfer date forward.
- CREDIT REPORTING – We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Bayview Loan Servicing, LLC is here to assist you with your loan servicing needs.

Sincerely,

Marilyn Coro

Marilyn Coro, First Vice President
Customer Support
Bayview Loan Servicing, LLC

Please see Important Information attached.

rev. October 2012

FACTS WHAT DOES BAYVIEW DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <input type="checkbox"/> Social Security number and income <input type="checkbox"/> Account balances and payment history <input type="checkbox"/> Credit history and credit scores
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Bayview choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bayview share?	Can you limit this sharing?
For our everyday business purposes--- such as to process your transaction, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes--- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes--- Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes--- information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<p>Mail the form below.</p> <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions	Call 1-877-251-0990 or go to www.bayviewloanservicing.com

Mail-in Form	
Mark any/all you want to limit: <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.	
Name	
Address	
City, State, Zip	
Account #	

<p>Mail To: Bayview Attention: Imaging (opt-out process) 4425 Ponce de Leon Boulevard, Fifth Floor Coral Gables, Florida 33146</p>		<p>rev. October 2012</p>
<p>Who we are</p>		
<p>Who is providing this notice?</p>	<p>Bayview Asset Management, LLC, Bayview Loan Servicing, LLC and Bayview Financial Holdings, L.P.</p>	
<p>What we do</p>		
<p>How does Bayview protect my personal information?</p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p>	
<p>How does Bayview collect my personal information?</p>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Pay your bills or apply for a loan <input type="checkbox"/> Give us your income information or provide employment information <input type="checkbox"/> Give us your employment history <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</p>	
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Sharing for affiliates' everyday purposes – information about your creditworthiness <input type="checkbox"/> Affiliates from using your information to market to you <input type="checkbox"/> Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>	
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>Your choices will apply to everyone on your account.</p>	
<p>Definitions</p>		
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include companies with a Bayview name; financial companies such as Bayview Asset Management, LLC and Bayview Lending Group, LLC; and nonfinancial companies such as IB Property Holdings, LLC.</p>	
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates we share with can include mortgage companies, banks, insurance companies and nonprofit organizations.</p>	
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include mortgage lenders, credit card companies, debt settlement providers, and other financial services companies.</p>	
<p>Other important information</p>		
<p>Special Notice for Vermont Residents We will not share any nonpublic personal information with affiliates or with non-affiliated companies other than for our everyday business purposes unless we first provide you with further privacy choices.</p>		
<p>Special Notice for California Residents In order to comply with California law, the following applies if your account has a California mailing address.</p>		
<p>Restrict Nonpublic Personal Information Shared with Nonaffiliated Third Parties Even if you do not make the privacy choice set above, we will not share information that we have about you with nonaffiliated third parties, except for our everyday business purposes.</p>		
<p>Restrict Nonpublic Personal Information Shared within the Bayview Family We will not share nonpublic personal information about you within our family of companies other than for our everyday business purposes unless we first provide you with further privacy choices.</p>		
<p>Restrict Nonpublic Personal Information Shared with Joint Marketing Partners We will not share information about you with joint marketing partners unless we first provide you with further privacy choices.</p>		

IMPORTANT INFORMATION ABOUT YOUR CONSUMER RIGHTS

You should be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedure Act (RESPA) (12U.S.C. 2605):

During the 60 day period following the effective date of the transfer of the loan servicing, a loan payment received by your previous servicer before its due date may not be treated by Bayview Loan Servicing, LLC as late, and a late fee may not be imposed upon you.

This section gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, they must provide you with a written acknowledgement within 20 Business Days of receipt of your request. A "qualified written request" is written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. Send your "qualified written requests" to:

Bayview Loan Servicing, LLC
ATTN: Customer Service
4425 Ponce de Leon Blvd., 5th Floor
Coral Gables, FL 33146

Not later than 60 business days after receiving your request, Bayview Loan Servicing, LLC must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60 business day period, Bayview Loan Servicing, LLC may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents. A business day is a day on which the offices of Bayview Loan Servicing, LLC are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.